



Maryland Health Connection Update

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Coordinating Council
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A service of Maryland Health Benefit Exchange



Maryland Health Connection: Maryland's New Health Insurance Marketplace

Medical Plans By Carrier



Parent Company	Licensed Entity	# of Plans	Metal Levels
CareFirst	•CareFirst Blue Choice	11	1 platinum, 3 gold, 3 silver, 3 bronze, 1 catastrophic
	•CareFirst of Maryland Inc.	2	1 platinum, 1 bronze
	•Group Hospitalization and Medical Services Inc.	2	1 platinum, 1 bronze
Evergreen	•Evergreen Health Cooperative	9	4 gold, 4 silver, 1 bronze
Kaiser Permanente	•Kaiser Foundation Health Plan	9	2 gold, 3 silver, 3 bronze, 1 catastrophic
United Healthcare	•All Savers Insurance Co	8	1 gold, 4 silver, 2 bronze, 1 catastrophic
CareFirst (Multi-State Plan)	•CareFirst of Maryland Inc.	2	1 gold, 1 silver
	•Group Hospitalization and Medical Services Inc.	2	1 gold, 1 silver
Total		45	

- ✦ Metal Levels:
 - 11 Bronze plans
 - 16 Silver plans
 - 12 Gold plans
 - 3 Platinum plans
 - 3 Catastrophic plans
- ✦ 36 plans include embedded pediatric dental
- ✦ 24 plans offer coverage statewide
- ✦ Product Types:
 - 8 PPO plans
 - 9 POS plans
 - 20 HMO plans
 - 8 EPO plans

Stand-Alone Dental Plans By Carrier



Parent Company	Licensed Entity	# of Plans	Tier
Delta Dental	•Alpha Dental Programs	4	2 low (pediatric and family), 2 high (pediatric and family)
	•Delta Dental of PA	4	2 low (pediatric and family), 2 high (pediatric and family)
DentaQuest	•DentaQuest Mid-Atlantic	4	2 low (pediatric and family), 2 high (pediatric and family)
Dominion Dental	•Dominion Dental Services	4	2 low pediatric, 2 low family
United Concordia	•United Concordia Life and Health	4	2 low (pediatric and family), 2 high (pediatric and family)
Total		20	

- ✦ Tiers:
 - 12 Low (70% AV \pm 2%)
 - 8 Low (85% AV \pm 2%)
- ✦ 8 plans offer pediatric dental benefits
- ✦ 12 plans offer family coverage
- ✦ All plans are offered statewide

Consumer Assistance



- ✦ Over 3,000 consumer assistance workers trained and working to assist consumers in-person apply for and enroll in health insurance through Maryland health Connection
 - 164 Navigators
 - 170 Assisters
 - 1,236 Caseworkers
 - 1,827 Producers
- ✦ Appointments Scheduled (10/11): 3,067
- ✦ Calls to Connector Entities (10/11): 1,422

- ✦ Calls Answered (10/11): 18,970
- ✦ Average Talk Time (10/11): 6:36

- ✦ Most frequent responsibilities of call center representatives:
 - Taking applications over the phone
 - Assisting consumers as they navigate the online application
 - Answering general questions regarding Maryland Health Connection and coverage



Maryland Health Connection: Marketplace



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Connect ▾



SEARCH 🔍



I'M AN INDIVIDUAL OR FAMILY

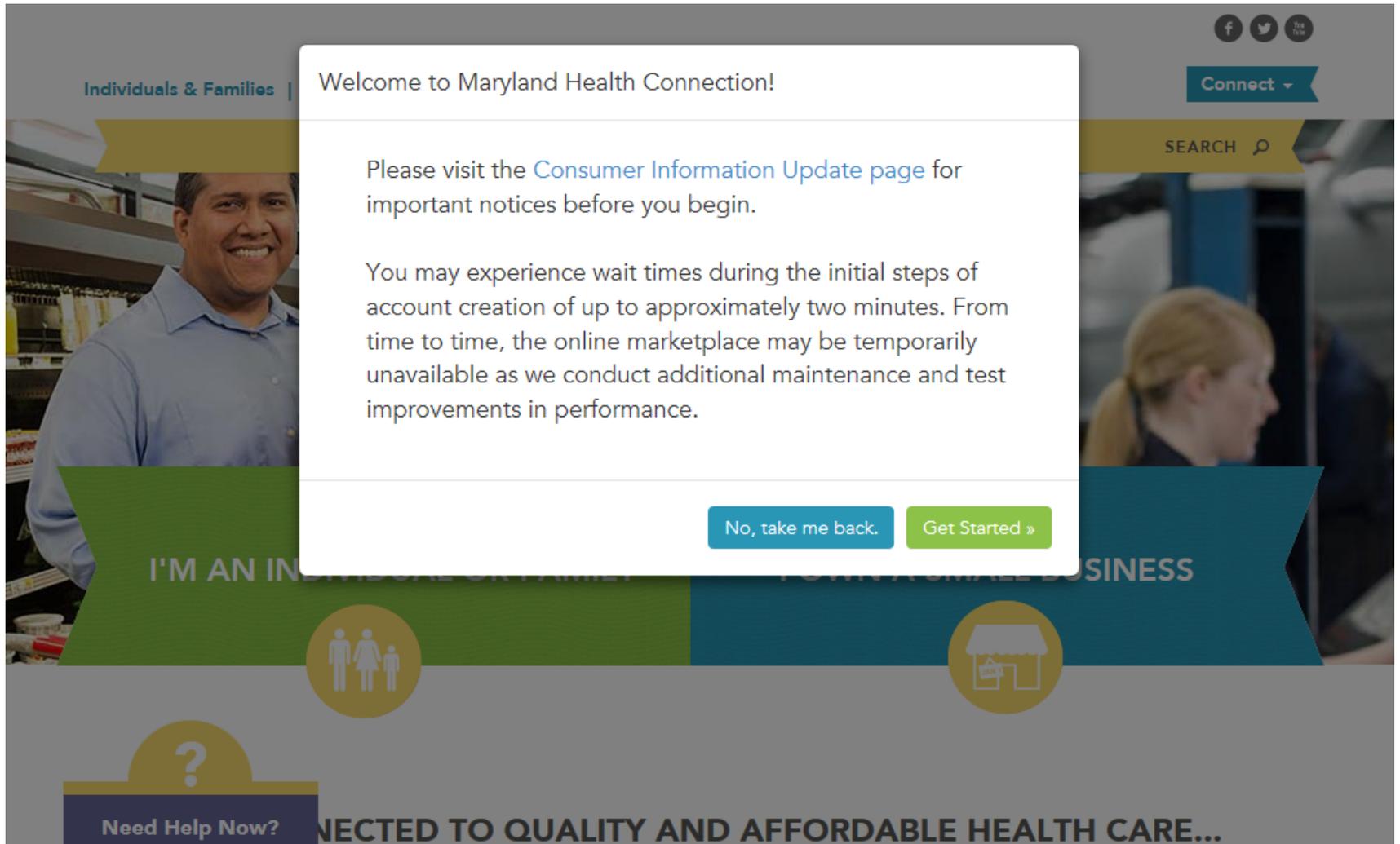


I OWN A SMALL BUSINESS



Need Help Now?

CONNECTED TO QUALITY AND AFFORDABLE HEALTH CARE...



The screenshot shows the Maryland Health Connection website interface. At the top left, there is a navigation menu with "Individuals & Families" selected. At the top right, there are social media icons for Facebook, Twitter, and YouTube, and a "Connect" button. Below the navigation is a search bar with the text "SEARCH" and a magnifying glass icon. The main content area is partially obscured by a white modal window. The modal has a title "Welcome to Maryland Health Connection!" and two paragraphs of text. The first paragraph says "Please visit the [Consumer Information Update page](#) for important notices before you begin." The second paragraph says "You may experience wait times during the initial steps of account creation of up to approximately two minutes. From time to time, the online marketplace may be temporarily unavailable as we conduct additional maintenance and test improvements in performance." At the bottom of the modal are two buttons: "No, take me back." and "Get Started »". The background of the website is a collage of images, including a smiling man in a light blue shirt and a woman in a dark blue shirt. At the bottom of the page, there is a navigation bar with a question mark icon and the text "Need Help Now?" and "CONNECTED TO QUALITY AND AFFORDABLE HEALTH CARE...".

Individuals & Families |

Welcome to Maryland Health Connection!

Please visit the [Consumer Information Update page](#) for important notices before you begin.

You may experience wait times during the initial steps of account creation of up to approximately two minutes. From time to time, the online marketplace may be temporarily unavailable as we conduct additional maintenance and test improvements in performance.

No, take me back. Get Started »

I'M AN INDIVIDUAL OR FAMILY

FOR A SMALL BUSINESS

Need Help Now?

CONNECTED TO QUALITY AND AFFORDABLE HEALTH CARE...



CONSUMER INFORMATION UPDATE

This page will include information with tips on using MarylandHealthConnection.gov. Please check back frequently, as we are making improvements to the site each day.

UPDATE AS OF OCTOBER 15, 2013 AT 10:30AM

HELPFUL LINKS

[Consumer Assistance](#)



[Need Help Now?](#)

PASSWORD RESET

Forgot your password? Simply select the "Forgot / Change Password" link on the sign-in page and follow the steps to reset your password. Review the security questions as they are presented back to you in a different order than you originally selected. If you experience

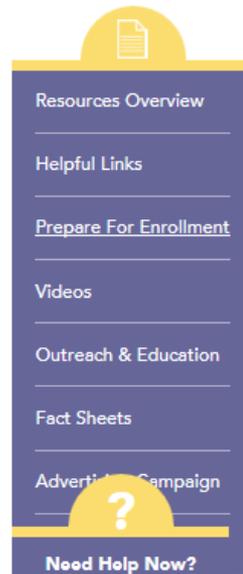
Prepare for Enrollment

Before creating an account, visitors can view:

- Summaries of plan benefits and coverage
- Provider directories
- Plan quality reports
- Managed Care Organization comparison chart
- Sample rate scenarios

Visitors can also find information on:

- Local events
- In-person assistance
- What documentation to have available before beginning an application



SHOP, COMPARE, SELECT. BUT FIRST, PREPARE!

Maryland Health Connection is providing you with ways to prepare for the enrollment process – whether you’re enrolling online or in-person. You can review rate estimates for qualified health plans, search for health care providers in Maryland Health Connection’s network of plans and even compare Managed Care Organizations (MCO). Keep these resources on hand when comparing and selecting the plan options best for you and your family. The consumer support center is available to answer questions you have about the information in these resources and about Maryland Health Connection. Contact them at 1-855-642-8572 or 1-855-642-8573 for services for the deaf or hard of hearing.

Get to know the plans available to you and your family

You can review the following resources to better understand the plans and identify in which health plans a provider participates to help you make an insurance coverage decision. Remember that all private health insurance plans provided through Maryland Health Connection provide **Essential Health Benefits**.

- [Maryland Health Connection Plan Comparisons](#)

- ✦ Our IT team is working around the clock to improve the performance of MarylandHealthConnection.gov
- ✦ Recognizing that further progress is needed, we anticipate updating the system software in the near future and taking even more steps to improve performance

<https://providersearch.crisphealth.org/>



Maryland Health Connection Provider Search

The Maryland Health Connection Provider Directory allows you to search for a provider by name, by location, or by the type of provider. The search results will show you in which health plans a provider participates to help you make an insurance coverage decision.

Currently, only **Maryland-based providers** are included in this Provider Search. We will enable Provider Search for providers in all states in the near future. In addition, please note that the Provider Search results rely on information submitted to us by health insurance carriers. As such, it may not include a comprehensive listing of Maryland providers. Thank you for your patience!

Provider Name:

Provider Specialty:

Provider County:

Provider ZIP Code:

Carrier Name:

Plan Name:

Search Providers

You must provide at least one search criteria



Maryland Health Connection: The Numbers

Between October 1 and October 10, 2013, Maryland Health Connection had:

- ✦ 217,091 unique website visitors
- ✦ 25,781 accounts successfully created with verified identity
- ✦ 16,712 eligibility determinations made
- ✦ 1,121 consumers enrolled into plans

10/1 – 10/10 Statistics (cont'd)

Figure 1: Cumulative Total of Accounts Created with Identity Verified



Figure 2: Cumulative Enrollment



Figure 3: Map by Zip Code of First 25,000 Accounts Created in Maryland Health Connection

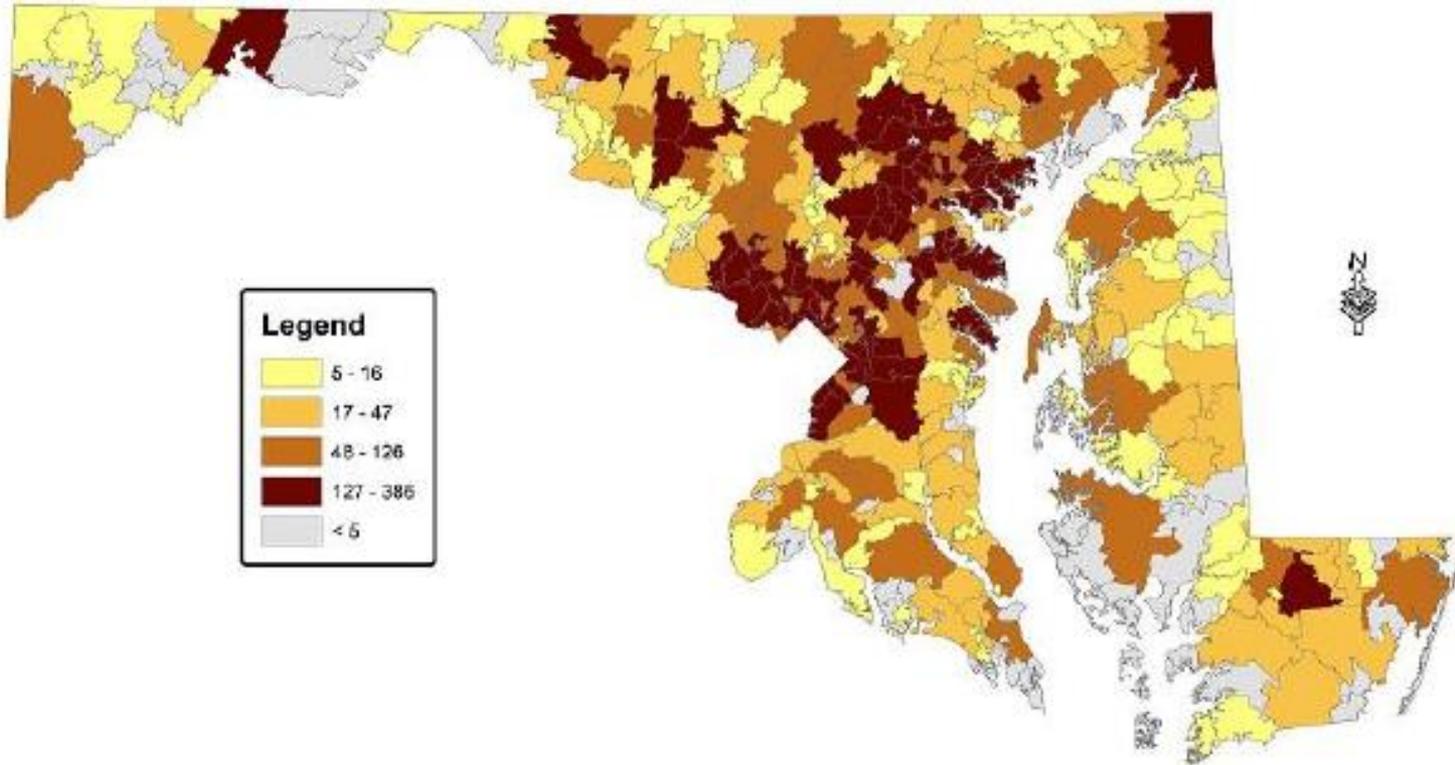
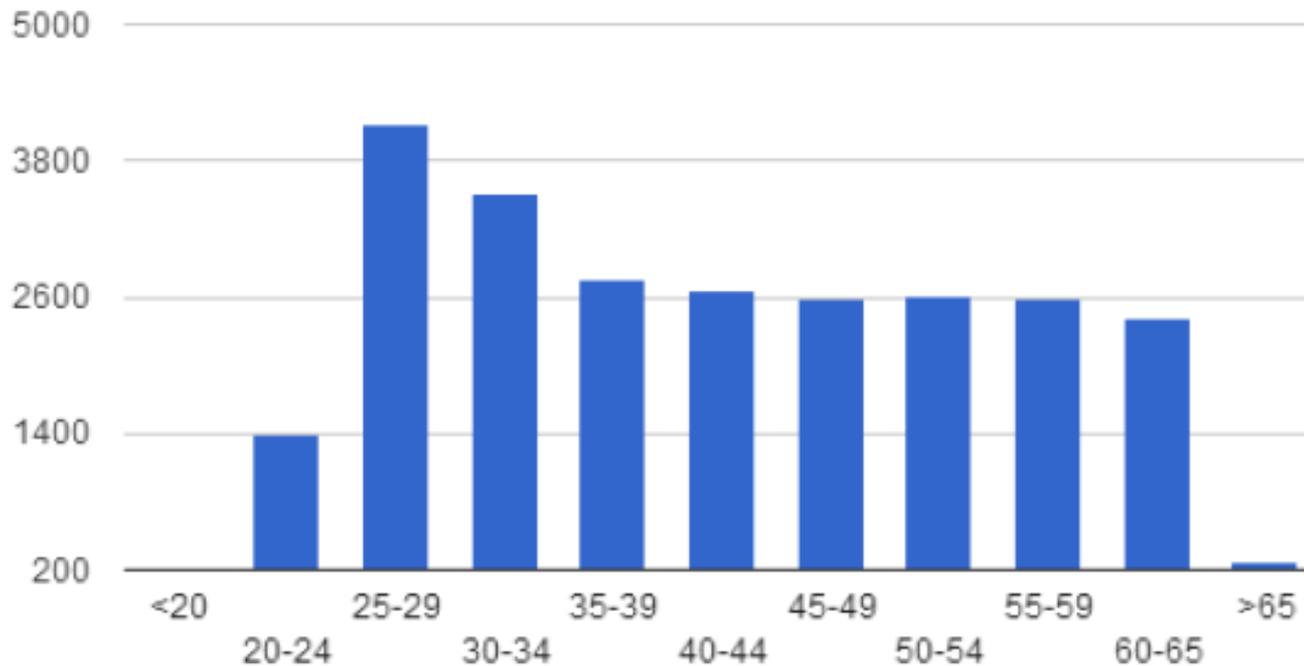


Figure 4: Age Distribution of First 25,000 Account Holders with Verified Identity in Maryland



- ✦ There are 165 more days of open enrollment
- ✦ Individuals don't need to enroll until 12/18 for coverage to be effective 1/1/14
- ✦ Our Consumer Assistance Support network is vast
- ✦ We are continually working to improve the experience of Maryland Health Connection

Questions?